

Information to identify the case:

Debtor 1	John C Cangelosi	Social Security number or ITIN	xxx-xx-6882
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-33236-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John C Cangelosi

5/11/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
John C Cangelosi
DebtorCase No. 17-33236-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 20

Date Rcvd: May 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2020.

db +John C Cangelosi, 3379 US Highway 46, Apt 9M, Parsippany, NJ 07054-1266
 aty +Dann Law and Andrea Silverman, P.C., 1 Meadowlands Plaza, Ste 200, E,
 Rutherford, NJ 07073-2152
 r +Peggy J Stock, Remax Neighborhood Properties, 115 Route 46 West, Bldg F, Ste 19,
 Mountain Lakes, NJ 07046-1668
 517181236 +BMW Financial Services, 250 Chestnut Ridge, Woodcliff Lake, NJ 07677-7703
 517461284 +Dept. of Human Services, Division of Family, Development-Chils Sup, PO Box 709,
 Trenton, NJ 08625-0709
 517461283 +Forest Psychiatric Associates, 6 Forest Avenue, Paramus, NJ 07652-5241
 517181237 +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812
 517181238 M&T Bank, One M&T Plaza, Buffalo, NY 14203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 12 2020 00:09:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 12 2020 00:09:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: AISACG.COM May 12 2020 03:19:00 BMW Bank of North America Department,
 Ascension Capital Group, PO Box 165028, Irving, TX 75016-5028
 517461281 +EDI: AMEREXPR.COM May 12 2020 03:18:00 American Express, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 517388961 E-mail/PDF: resurgentbknofications@resurgent.com May 12 2020 00:14:22
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 517264766 EDI: BMW.COM May 12 2020 03:19:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin, OH 43016
 517193244 +EDI: AISACG.COM May 12 2020 03:19:00 BMW Financial Services NA, LLC,
 AIS Portfolio Services, LP, P.O. Box 165028, Irving, TX 75016-5028
 517461282 EDI: CAPITALONE.COM May 12 2020 03:19:00 Capital One, 15000 Capital One Drive,
 Henrico, VA 23238
 517259518 E-mail/Text: camanagement@mtb.com May 12 2020 00:09:17 M & T Bank, PO Box 62182,
 Baltimore, MD 21264-2182
 517394853 E-mail/Text: camanagement@mtb.com May 12 2020 00:09:17 M&T Bank, P.O. Box 1288,
 Buffalo, NY 14240-1288
 517345324 +EDI: MID8.COM May 12 2020 03:18:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 517287438 +EDI: AIS.COM May 12 2020 03:18:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517455938 ##+Jasmina Cangelosi, 42 Normandy Drive, Parsippany, NJ 07054-4068

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 20

Date Rcvd: May 11, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2020 at the address(es) listed below:

Andrea Silverman on behalf of Debtor John C Cangelosi court@andreasilvermanlaw.com,
r62214@notify.bestcase.com
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Financial Services Vehicle Trust (FSVT)
jschwartz@mesterschwartz.com
Jason Brett Schwartz on behalf of Creditor BMW Financial Services NA, LLC
jschwartz@mesterschwartz.com
Kevin Gordon McDonald on behalf of Creditor M&T Bank kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8